

PTO/SB/08B (08-03)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/010,068	
			Filing Date	December 6, 2001	
			First Named Inventor	Karas, Peter M.	
			Art Unit	2165	
			Examiner Name	Not yet assigned	
Sheet	1	of	1	Attorney Docket Number	020375-000610US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>LM</i>	AA	US-5,555,498	09-10-1996	Tackbary et al.	
	AB	US-5,870,718	02-09-1999	Spector	
<i>LM</i>	AC	US-6,321,211 B1	11-20-2001	Dodd	
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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	AL							<input type="checkbox"/>
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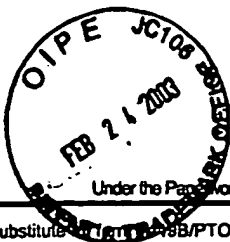
NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
<i>LM</i>	AS	WALKER, L., "Click a Card," The Washington Post, 16 December 1999, 3 pages.		
	AT	RUSSO, E., "Omaha's Giftpoint.com Draws \$5 Million Investment," Omaha World, 14 December 1999, 2 pages.		
<i>LM</i>	AU	KARPINSKI, R., "Web Merchants Try Debit Cards and Gift Certificates To Spur Sales," InternetWeek, 11 October 1999, 2 pages.		
	AV			

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Examiner Signature	<i>[Signature]</i>	Date Considered	10/18/04
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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

Complete If Known

Application Number	10/010,068
Filing Date	December 6, 2001
First Named Inventor	Karas, Peter M., et. al.
Art Unit	2165
Examiner Name	Unassigned
Attorney Docket Number	020375-000610US

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GROUP 3600**U.S. PATENT DOCUMENTS**

Examiner	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
Kus	AA	US-5,428,594		08-20-1995	Wright, et al.	
	AB	US-5,949,044		09-07-1999	Walker, et al.	
	AC	US-6,032,133		02-29-2000	Hilt, et al.	
	AD	US-6,058,417		05-02-2000	Hess, et al.	
	AE	US-6,084,980		05-16-2000	Goldsmith	
	AF	US-6,360,254 B1		03-19-2002	Linden, et al.	
	AG	US-6,387,893 B1		04-09-2002	Novogrod	
	AH	US2001/0051876 A1		12-13-2001	Seigel, et al.	
	AI					
	AJ					

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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AK	PCT	WO 00/46725	A1	08-10-2000	FUNDSPRESS, INC.		<input type="checkbox"/>
	AL							<input type="checkbox"/>
	AM							<input type="checkbox"/>

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
Kus	AN	X.COM, Do More with Your Money, downloaded from website http://www.x.com .	
Kus	AO	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website http://www.dotbank.com .	
	AP		
	AQ		

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SignatureDate
Considered

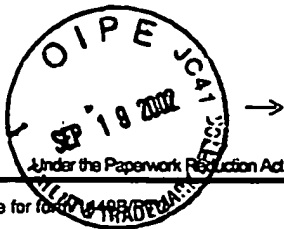
10/18/04

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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		Application Number	10/010,068		
		Filing Date	December 6, 2001		
		First Named Inventor	Karas, Peter M.		
		Art Unit	2165		
		Examiner Name			
Sheet	1	of	1	Attorney Docket Number	020375-000610US

U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-2001/0051878 A1	12-13-2001	Seigel, et al.	
	AB	US-5,426,594	08-20-1995	Wright, et al.	
	AC	US-6,360,254 B1	03-19-2002	Linden, et al.	
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

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	AL						
	AM						
	AN						

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	AO	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New WEb Site Deigned by Interactive Bureau". 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	
	AP	PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet", 1999-10-20 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 5 pages.	
	AQ		
	AR		

Examiner Signature		Date Considered	10/18/04
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 2

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Application Number 10/010,068
Filing Date December 6, 2001
First Named Inventor Karas, Peter M.
Group Art Unit 2165
Examiner Name
Attorney Docket Number 020375-000610US

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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
Kul	AA	5,220,501		Lawlor, et al.	08-15-1993	
	AB	5,555,486		Tackbary, et al.	09-10-1996	
	AC	5,699,528		Hogan	12-16-1997	
	AD	5,757,917		Rose, et al.	05-26-1998	
	AE	5,826,241		Stein, et al.	10-20-1998	
	AF	5,960,412		Tackbary, et al.	09-28-1999	
	AG	6,029,150		Kravitz	02-22-2000	
	AH	6,070,798		Nethery	06-06-2000	
	AJ	6,119,108		Mersky, et al.	09-12-2000	
	AJ	6,122,625		Rosen	09-19-2000	
Kul	AK	6,175,823	B1	Van Dusen	01-16-2001	
	AL	6,246,996	B1	Stein, et al.	06-12-2001	
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FOREIGN PATENT DOCUMENTS

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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
Kul	AU	EP	0 949 596	A2	Citibank, N.A.	10-13-1999		
	AV	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AW	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
Kul	AX	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		
	AY	PCT	WO 02/05185	A1	First Data Corp.	01-17-2002		
	AZ							
	BA							

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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Application Number	10/010,068
Filing Date	December 6, 2001
First Named Inventor	Karas, Peter M.
Group Art Unit	2165
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Attorney Docket Number	020375-000610US

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